

## **AXA Motorhome Insurance - Policy Summary**

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.

This insurance is underwritten by AXA Insurance UK plc.

### **Type of Insurance and Cover**

This insurance provides comprehensive cover for private motorhomes.

Where a heading is underlined in this policy summary, full details can be found in your policy wording under the same heading.

Permitted drivers and what they can use the vehicle for are shown in your current certificate of motor Insurance.

### **Conditions**

- You must do all you can to protect your motorhome and keep it in a roadworthy condition.
- When leaving your motorhome, personal belongings must be locked out of sight (please see exclusions under Part E – Personal belongings). You must also remove if possible your audio equipment and activate any security features.

Failure to comply with these may jeopardise your claim or cover.

### **Features and Benefits**

#### **Part A – Loss and Damage**

- Replacement or repair of your motorhome or spare parts if your motorhome, accessories or spare parts are lost, stolen or damaged.
- New motorhome replacement within the first 12 months of registration as new if the motorhome is a total loss or stolen and not recovered.
- Replacement of broken windscreens or windows and repairs to bodywork caused by them breaking without loss of no claim discount.
- Unlimited cover for in-vehicle navigation equipment, audio and visual equipment which is permanently fitted and standard specification. Removable equipment is only covered if it can only be used whilst it is attached to your motorhome and is designed to be totally or partially removed.
- Medical expenses cover up to £250 for you, your driver or any passengers following an accident in your motorhome.

AXA Insurance UK plc

Registered in England No 78950. Registered Office: 5 Old Broad Street, London EC2N 1AD. A member of the AXA Group of Companies. AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Telephone calls may be monitored and recorded.

- Alternative transport or hotel expenses cover of up to £250 in total in the event that you cannot complete your journey following an accident.

### **Part B – Liability to Others**

- Your legal responsibility for:
  - a) Death or injury to other persons, unlimited amount
  - b) Damage to other persons property up to £20,000,000, plus all legal costs and expenses provided the total does not exceed £25,000,000
- Legal fees and expenses if we provide our written permission.
- Emergency medical treatment.

### **Part C – Foreign Use**

- 270 days cover in any one year for travelling abroad.

### **Part D – Injury Benefits**

Cover is subject to age restrictions, please see the policy wording for details.

- As a result of an accident involving your motorhome:
  - a) Death - £7,500 for you and any passengers
  - b) Loss of sight or limbs - £5,000 for you and your family members normally living with you.

### **Part E – Personal Belongings**

- Up to £3500 for loss or damage to personal belongings carried in your motorhome following an accident, fire or theft.

### **Part F – Additional covers and benefits**

#### **Vehicle Sharing**

- Cover when receiving payments towards the running costs for carrying passengers for social purposes.

#### **Vehicle Service Cover**

- Cover whilst your vehicle is in the custody or control of a motor garage for maintenance, repair, testing or servicing or at a hotel or restaurant where your motorhome has been parked for you.

### **General exclusions applicable to all sections of the policy:**

- Being airside on any airport or airfield premises.
- Earthquake, riot or civil commotion outside of England, Scotland, Wales, the Isle of Man, or the Channel Islands, radioactive contamination, war risks, terrorism, pollution and contamination.

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### **Exclusions Under Part A – Loss and Damage:**

- Loss of value after a repair, damage to tyres from braking, punctures and cuts, loss of your motorhome by deception, return to legal owner and loss if left unlocked or with the keys in the motorhome.
- Where your motorhome is not to United Kingdom specification and any part or accessory becomes unobtainable or out of stock in the United Kingdom increased repair or replacement costs or storage costs of your motorhome.
- If your motorhome is damaged, we will use one of our recommended repairers to repair it. If you choose not to use them, we may not pay more than our recommended repairer would have charged.

### **Exclusions Under Part B – Liability to Others:**

- Anyone driving your motorhome that is disqualified from driving or has never held a driving licence, or is prevented by law from holding one.

### **Exclusions Under Part C – Foreign Use:**

- Any legal action taken against you outside the United Kingdom, unless it is a result of using your motorhome in a country for which we have agreed to extend this insurance cover.

### **Duration**

This is an annually renewable policy.

### **Cancellation period**

You may cancel your policy at any time. Different conditions apply depending on when you exercise your right to cancel your policy. A full explanation can be found in your policy booklet under the General Conditions applicable to all sections of this policy section.

### **Claim Notification**

To make a claim, contact our claims advisers on 0845 608 0230.

### **Making a Complaint**

AXA Insurance UK plc aims to provide the highest level of service to every customer. If our service does not meet your expectations we want to hear about it so we can try to put things right.

If your complaint relates to a claim on your policy, please contact the department dealing with your claim.

If your complaint relates to your policy, please contact the agent or AXA office where it was bought, or AXA Insurance UK plc.

Should you remain dissatisfied following our final written response, you may be eligible to refer your case to the Financial Ombudsman Service (FOS):

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London

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E14 9SR  
Tel: 0300 123 9123  
Fax: 020 7964 1001  
e-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### **Financial Services Compensation Scheme (FSCS)**

AXA Insurance is covered by the FSCS. You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS at [www.FSCS.org.uk](http://www.FSCS.org.uk)